the entire advertisement; receiving a response from the user indicating that the user has opened the e-mail; and transferring the monetary value specified in the e-mail to the an account of the user.

28. (Original) The method of claim 27 further comprising specifying an expiration date after which opening the e-mail does not cause transferring of the monetary value to the user's account.

29-62 (Canceled)

63 (New) The method of claim 27 wherein information identifying the account of the user is provided as part of the response from the user.

64 (New) A computer-implemented method of providing electronically-encoded advertisement to a user comprising:

at a local computer of a user, electronically receiving e-mail, provided over the Internet, said e-mail comprising electronically-encoded advertisement, wherein only a first portion of said advertisement is initially displayed to the user, said first portion identifies information in a second portion;

in response a user action, electronically displaying the second portion to the user; and

transmitting a feedback massage from the local computer of the user, said feedback message comprising information indicating that the user has opened the second portion.

65 (New). The method of claim 64 wherein the first portion comprises subject line of the received e-mail.

66 (New). The method of claim 64 wherein said electronically encoded advertisement includes an electronically encoded monitory value available to the user.

67 (New). The method of claim 66 wherein said electronically encoded advertisement includes an electronically encoded expiration deadline after which the monitory value is not available.

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68 (New). The method of claim 67 further comprises transferring the monitory value to account of the user.

69 (New). The method of claim 64 wherein the feedback message includes identification of the account of the user.

70 (New). The method of claim 64 further comprises determining the account of the user based on information in the feedback message.

71 (New). The method of electronically providing advertisement to second user interacting over the Internet with a first computer system comprising one or more computers comprising:

enabling a first user to access first user's account on the first computer system;
enabling the first user to identify one or more groups of advertisements for display
to the second user and storing such identified groups in association with the account of the
first user;

enabling the second user to search content accessible through the first computer system; and

displaying electronically-stored content selected by the first user in conjunction with advertisement from the identified by the first user one or more groups of advertisements.

72 (New) The method of claim 71 wherein the content is stored on a third party computer system, which is not part of the first computer system, and the selection of the advertisement to be displayed in conjunction with displaying the content is provided by the first computer system.

73 (New) The method of claim 71 wherein second user's access to content is at least partially financed when said advertisement is displayed in conjunction with content displayed from the third party computer system.

74 (New) The method of claim 71 further comprising providing e-mail capability for users of the first computer system.